

3 receiving a set of financing applications at the internet exchange portal;  
4 generating a generic financing application from the set of applications;  
5 receiving data for the generic financing application; and  
6 populating the set of financing applications with the data.

1 2. The method of claim 1, wherein:

2 the receiving a set step includes the step of receiving a set of financing  
3 applications each including a set of data fields; and  
4 the generating step includes the step of consolidating similar sets of data fields in  
5 each financing application into a generic data field in the generic financing application.

1 3. The method of claim 1, wherein:

2 the receiving a set step includes the step of receiving a set of financing  
3 applications from a corresponding set of lenders; and  
4 the receiving data step includes the step of receiving data from a buyer.

1 4. The method of claim 3 further comprising the steps of:

2 transmitting the set of financing application to the lenders; and  
3 receiving a set of financing responses from the lenders including credit available  
4 to the buyer for purchasing goods within the internet exchange portal.

1 5. The method of claim 4 further comprising the steps of:

2 receiving from the buyer an offer to purchase goods from the seller over the  
3 portal;

4           receiving from a seller an acceptance of the offer; and  
5           instructing the set of lenders to provide a particular amount of credit to the buyer  
6   as consideration for the goods.

1   6.     The method of claim 5 wherein the instructing step includes the step of:  
2           instructing the set of lenders to provide a particular amount of financing to the  
3   buyer.

1     9.   A computer-usable medium embodying computer program code for causing a  
2       computer to consolidate financing in an internet exchange portal, comprising the  
3       steps of:  
4       receiving a set of financing applications at the internet exchange portal;  
5       generating a generic financing application from the set of applications;  
6       receiving data for the generic financing application; and  
7       populating the set of financing applications with the data.

1     10. The computer-usable medium of claim 9, wherein:  
2       the receiving a set step includes the step of receiving a set of financing  
3   applications each including a set of data fields; and  
4       the generating step includes the step of consolidating similar sets of data fields in  
5   each financing application into a generic data field in the generic financing application.

1     11. The computer-usable medium of claim 9, wherein:

2           the receiving a set step includes the step of receiving a set of financing  
3 applications from a corresponding set of lenders; and  
4           the receiving data step includes the step of receiving data from a buyer.

1           12. The computer-usable medium of claim 11 further comprising the steps of:  
2           transmitting the set of financing application to the lenders; and  
3           receiving a set of financing responses from the lenders including credit available  
4 to the buyer for purchasing goods within the internet exchange portal.

1           13. The computer-usable medium of claim 12 further comprising the steps of:  
2           receiving from the buyer an offer to purchase goods from the seller over the  
3 portal;  
4           receiving from a seller an acceptance of the offer; and  
5           instructing the set of lenders to provide a particular amount of credit to the buyer  
6 as consideration for the goods.

1           14. The computer-usable medium of claim 13 wherein the instructing step includes  
2           the step of:  
3           instructing the set of lenders to provide a particular amount of flooring to the  
4 buyer.

1           17. A system for consolidating financing in an internet exchange portal, comprising:  
2           means for receiving a set of financing applications at the internet exchange portal;  
3           means for generating a generic financing application from the set of applications;

4 means for receiving data for the generic financing application; and  
5 means for populating the set of financing applications with the data.

1 18. The system of claim 17, wherein:

2 the means for receiving a set includes means for receiving a set of financing  
3 applications each including a set of data fields; and

4 the means for generating includes means for consolidating similar sets of data  
5 fields in each financing application into a generic data field in the generic financing  
6 application.

1 19. The system of claim 17, wherein:

2 the means for receiving a set includes means for receiving a set of financing  
3 applications from a corresponding set of lenders; and

4 the means for receiving data includes means for receiving data from a buyer.

1 20. The system of claim 19 further comprising:

2 means for transmitting the set of financing application to the lenders; and

3 means for receiving a set of financing responses from the lenders including credit  
4 available to the buyer for purchasing goods within the internet exchange portal.

1 21. The system of claim 20 further comprising:

2 means for receiving from the buyer an offer to purchase goods from the seller over  
3 the portal;

4 means for receiving from a seller an acceptance of the offer; and

5            means for instructing the set of lenders to provide a particular amount of credit to  
6   the buyer as consideration for the goods.

1           22. The system of claim 21 wherein the means for instructing includes:

2           means for instructing the set of lenders to provide a particular amount of flooring  
3   to the buyer.